

# Tuition Loans FOR SMARTIES

Don't be a dummy.

Borrow from  
your Credit Union!

Our tuition loans

are fee free—no  
application or  
administration fees.



Rates as low as **6.25%**

Terms up to 10 months

At Louisiana Federal Credit Union, we make everything  
easier. Apply online at [www.louisianafcu.org](http://www.louisianafcu.org).

The future will be here any minute now.

## START SAVING TODAY

Saving for retirement is a critical component of any good financial plan. Seems obvious, yet many people fail to plan properly for their future. With an Individual Retirement Account (IRA) from Louisiana FCU, you're off to a great start. A little effort now will get you sitting pretty later.

Traditional

**Traditional IRA** – Earnings grow tax-deferred until withdrawal and certain tax deductions may apply.

Roth

**Roth IRA** – A non-deductible IRA with many special tax and withdrawal advantages. Earnings are tax free if the account is open for five tax years and withdrawn for a qualified reason (i.e. age 59, disability, death, or a first-time home purchase).

Coverdell

**Coverdell ESA** – A non-deductible IRA with special tax/withdrawal advantages specifically designed to help offset qualified educational expenses.

Interested in discussing your IRA options? Contact us or visit our online IRA center at [www.louisianafcu.org](http://www.louisianafcu.org).

### LOCATIONS

Mailing Address for all locations:  
P.O. Box 1956  
LaPlace, LA 70069  
(985) 652-4990  
888-652-4990

**LaPlace Branch**  
350 Belle Terre Boulevard

Lobby Hours:

**Mon, Tues, & Fri.** 9 a.m.–5 p.m.  
**Wed.** 10 a.m.–5 p.m.  
**Th.** 9 a.m.–7 p.m.  
**Sat.** 9 a.m.–1 p.m.

Drive-up Hours:

**Mon–Fri.** 7 a.m.–7 p.m.  
**Sat.** 7 a.m.–1 p.m.

**Norco Branch**  
1001 Third Street

Lobby & Drive-up Hours:

**Mon, Tues, & Fri.** 9 a.m.–5 p.m.  
**Wed.** 10 a.m.–5 p.m.  
**Th.** 9 a.m.–6 p.m.

**Hammond Branch**  
42162 Veterans Avenue

Lobby & Drive-up Hours:

**Mon, Tues, & Fri.** 9 a.m.–5 p.m.  
**Wed.** 10 a.m.–5 p.m.  
**Th.** 9 a.m.–6 p.m.  
**Sat.** 9 a.m.–1 p.m. (Drive-up only)

**Gramercy Branch**  
1643 LA HWY 3125

Lobby & Drive-up Hours:

**Mon, Tues, & Fri.** 9 a.m.–5 p.m.  
**Wed.** 10 a.m.–5 p.m.  
**Th.** 9 a.m.–6 p.m.  
**Sat.** 9 a.m.–1 p.m. (Drive-up only)

**Mortgage Center**  
1703 Chantilly Drive, LaPlace

Lobby Hours:

**Mon–Fri.** 9 a.m. – 5 p.m.

**Call 24 Direct Line»**  
(985) 651-0024

**Find a CU Service Center near you»**  
800-919-CUSC

**Website»**  
[www.louisianafcu.org](http://www.louisianafcu.org)

**E-mail»**  
[memberservice@louisianafcu.org](mailto:memberservice@louisianafcu.org)

### DATES TO REMEMBER

**New Year's Day, January 1»**  
All branches closed

**Martin Luther King, Jr. Day, January 18»**  
All branches closed

**Mardi Gras, February 16»**  
All branches closed



**Louisiana  
Federal**

CREDIT UNION

P.O. Box 1956

LaPlace, LA 70069



1ST QUARTER  
2010

**Louisiana  
Federal** **IN**  
CREDIT UNION

YOUR CREDIT UNION'S QUARTERLY NEWSLETTER

**SIGHT**



**Swap AND Dr**

**Swap AND Drop**  
**AUTO Applications Accepted One Week**  
**ONLY Jan. 19-23!**  
**OFF**

Swap your current vehicle financing and refinance with us! For one week only we'll beat your current rate by 2%—we'll go as low as 2.99%<sup>APR</sup>.

**MUST BE ATTACHED: COPIES OF PROOF OF INS & INCOME, ORIGINAL CONTRACT & REGISTRATION**

**VEHICLE INFO:** Year: \_\_\_\_\_ Make: \_\_\_\_\_  
 Model: \_\_\_\_\_ Mileage: \_\_\_\_\_ Value: \_\_\_\_\_

**LENDER:** Name: \_\_\_\_\_ Loan #: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Payoff Balance: \_\_\_\_\_ Loan Rate: \_\_\_\_\_

**APPLICANT INFO:** Name \_\_\_\_\_ Account # \_\_\_\_\_

DOB: \_\_\_\_\_ SSN: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

**Employer Name:** Address: \_\_\_\_\_ Date of Hire: \_\_\_\_\_

Income: \$  Monthly  Annually Position: \_\_\_\_\_

**COAPPLICANT INFO:** Name \_\_\_\_\_ Account # \_\_\_\_\_

DOB: \_\_\_\_\_ SSN: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

**Employer Name:** Address: \_\_\_\_\_ Date of Hire: \_\_\_\_\_

Income: \$  Monthly  Annually Position: \_\_\_\_\_

I/we promise that everything I/we have stated in this application is true and correct to the best of my knowledge. I/we authorize the Credit Union to verify employment history and obtain credit reports in connection with this application for credit and for any update, renewal, or extension of the credit received; and I also authorize the Credit Union to report to others its experience with me. I/we understand that the Credit Union will rely on the information in this application and my credit report to make a decision. It is a federal crime to willfully provide incomplete or incorrect information on loan applications made to federal credit unions insured by the NCUA.

**Signature:** \_\_\_\_\_

**Joint Signature:** \_\_\_\_\_

Drop off this "Swap and Drop" application January 19-23rd or fax to: (985) 651-8001.

\* Swap and Drop applications accepted January 19-23, 2010 only. Members must apply during that week to be eligible for offer and must close within 30 days. Louisiana FCU currently financed loans are not eligible. Not all members or vehicles will qualify. Minimum refinance rate for this special is 2.99%. No other discounts apply. All approved applications are subject to a DMV fee of \$41.50. Contact us for details.

**ELECTRONIC TAX FILING:**

**Ready, Set, E-File**

Are you ready for the New Year? Let Louisiana FCU help you tie up the loose strings by filing your 2009 taxes electronically. Beginning in January, simply bring in your completed tax returns to any branch. For \$30 we'll electronically file your federal return, or for \$35 we'll file both your federal and state return.

Contact a Member Service Representative at 985.652.4990 for details.



**GO GREEN!**

**3 Easy Ways to Go Green in 2010**



**Direct Deposit**

**REQUEST DIRECT DEPOSIT**—for paychecks, federal and state payments, and any investment dividends.



**Statements**

**SWITCH TO E-STATEMENTS**—for all your financial accounts and bills.



**FREE Bill Pay**

**PAY BILLS ONLINE**—and set up automatic payments with our free BillPay service.

*When you help the Credit Union reduce expenses, the savings come right back to you in the form of better rates and lower fees! Enroll in these FREE services today!*

**In and Around Town**

**It Takes a Team to Build a Dream**

On a normal day, employees of Louisiana Federal Credit Union help people finance homes, but on October 10th they helped build one. Over 30 employees and their family members volunteered to build a home in the Upper 9th Ward of New Orleans in partnership with Habitat for Humanity. In addition to their volunteered time, Louisiana FCU's employees donated an additional \$2000 for the cause.



**Think Pink**

In observance of Breast Cancer Awareness Month, Credit Union employees generously donated over \$2200 to Susan G. Komen for the Cure. During October and early November, Louisiana FCU employees were encouraged to wear pink attire to work in exchange for a small donation. In addition to dress down days, Louisiana FCU partnered with New Orleans Hamburger and Seafood Company to raise an additional \$900 for Komen.



**WE'RE GROWING FOR YOU!**

Louisiana Federal Credit Union recently celebrated the grand opening of their Mortgage Operations Center. The new Mortgage Center is located near Choice Title off Belle Terre Boulevard and is open Monday through Friday from 9am to 5pm.

